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ABSTRACT

According to statistics, 69% of women who marry will outlive their husbands, women are widowed at an average age of 56, and women often experience a loss of half their income with the death of their spouse. Women who become widowed must deal with a number of financial concerns, including the following: obtaining a death certificate and presenting it to various agencies; changing vehicle, bank account, and property ownership/titles; obtaining insurance benefits; and notifying pension and veteran's agencies. Newly widowed women must also become aware of their own needs and must deal with the common emotions of the grieving process: shock (initial numbness, emotional release, loneliness); denial (depression, panic, anger, hostility, guilt, inability to return to activity); and acceptance (gradual hope and struggle to affirm reality). Other problems with which widowed women need to cope include the problems of being a single person in social networks that are often organized in couples, experiencing a drastic reduction in income, and having to make financial and investment decisions. (An annotated list of 18 print, audiovisual, and community resources is included.) (MN)

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ED 366 740

CREATING
PRAIRIE CRONIES

Lifecycle Learning Sheet

WIDOWHOOD: AN END AND A NEW BEGINNING

Alas my love was set free
From this world of pain.
He left a legacy of love,
which is above
all riches of the land,
and all places grand.
from Ode to My Love
by Annie Ruttle

Annie was in shock when her husband Bob died. At his last check up at the cancer clinic the doctors said everything was fine. Six weeks later he died of cancerous brain tumors.

During the first few weeks after he died, Annie continued to work hard on the farm. It was summer time and there was haying to be done and farm animals to look after. Living in a small rural community, she had a lot of help from family and neighbours. Underneath all the work and business there was a feeling of loneliness.

Bob had been very, very sick. Annie remembers walking the floor with him and making him toast and tea at midnight when the pain was so great he couldn't sleep. She didn't want him to go on living in such pain, so she began to grieve the loss of her husband months before he died.

With his impending death, Bob and Annie had openly discussed how she would manage after he was gone. Those conversations have been a guide and comfort to Annie.

Becoming a widow forced Annie to become more aggressive in looking after herself and her family. She learned to stick up for herself.

Annie offers these reassuring words to other widows:

- Set a goal for yourself. Decide what you want to do and go after it even if you fail. You can get there inch by inch.
- Accept help in whatever form it comes. No one can do it on their own.
- Although you may feel grief and sadness, try not to dwell on things. Talk things over with a good friend.
- If you get invited out - go!

Seniors' Education Centre
University Extension
University of Regina

CE 065 552

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- Get involved. You need a social life and companionship.

- Try to maintain a sense of humour.

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After a marriage of 44 years, Trudy's husband Jack was killed instantly at a country crossroad. Jack had been to town for some farm repairs and stopped at home for a brief chat with Trudy before going back to the farm. On the way back, he was killed.

Jack's sudden death was a great shock to Trudy. Like most widows, she had to sort out endless business details. Some of the practical things she learned are included in the general list below. Trudy hopes they will be of help to other farm widows.

1) Obtain a death certificate from Vital Statistics at 1919 Rose Street, Regina, Sask. S4P 3V7 (telephone: 787-3092). Make several copies of the death certificate as you will need them for various agencies.

2) Change the vehicle registration to your name within 60 days of the death. Take a copy of the will and the death certificate.

3) Be very selective in choosing an accountant, lawyers or any other professional help. Ask around for recommendations. Make sure you feel comfortable with the professionals your hire.

4) Joint bank accounts are closed at the time of death and the funds are temporarily frozen. If you need emergency cash, ask your bank manager to allow you access. Open your own account immediately.

5) If RRSP's do not specify you as beneficiary, the will has to be probated. This is a long and costly procedure.

6) Insurance needs careful handling. It is wise to contact a good insurance agent who can explain all the options and details, especially related to change of name. Trudy didn't realize until three days before the deadline that she was entitled to an additional $10,000 from Jack's Canadian Automobile Association Plus Policy.

7) Even if property titles are in both names, a change of ownership is necessary and requires a copy of the death certificate.

8) Notify pension and veteran's benefits agencies and apply for benefits.

9) Be self-conscious - be aware of your own needs. Trudy and Jack had always put the children first, postponing their own wishes for the future, which in this case never came.

COMMON PROBLEMS AND CONCERNS

- Sixty-nine per cent of women who marry will outlive their husbands. [1]

- Women are widowed at an average age of 56. [2]

- Often a woman will experience a loss of half her income with the death of her spouse. [3]

1 Statistics Canada, Health Reports, 1989.
2 "Widows helped through time of great loss" Saskatoon Star Phoenix, Sept. 19, 1987.
3 Ellen M. Gee and Meredith M. Kimball. Women and Aging. Toronto: Butterworths, 1987.3

Widowhood is one of the most traumatic experiences in an older woman's life. Initially, it is a time of multiple losses - of your spouse, your social network and sometimes half your income.

In her book, "Beginnings: A Book for Widows",[4] Betty Jane Wylie outlines common emotions of people who have suffered a loss:

1) Shock: initial numbness, emotional release, loneliness.

2) Denial: depression, panic, anger, hostility, guilt, inability to return to activity.

3) Acceptance: gradual hope, struggle to affirm reality.

The process of grieving can take a long time. Talking to other widowed and single friends as well as your family can be a great source of comfort and support.

Many people from your former life may disappear. Society is organized in couples, and as a single person your social network will change. While this can be very difficult to accept, it is not your fault.

Many older women experience a drastic reduction in income when they become a widow. If you are too young to qualify for old age security, and you have to return to work, ask about employment and retraining programs at your local Canada Employment Centre.
If finances permit, try not to make any major decisions such as moving or selling the family home. Before investing any money it is wise to find out about safe investments. Consult with a lawyer, accountant or financial planner. After weighing the advice from various sources, trust your own decisions.

Eventually, the pain of grieving will lessen and you may feel excitement in taking on the challenges of your new life. There can be great satisfaction in handling your own financial, business and household concerns. Experiences of work, school, and volunteer work can bring about a renewed sense of self. New friends and activities will eventually replace your former network and routines.

Widowhood is an ending and a new beginning. You may feel that your life is over when your spouse dies. You will never have the same life nor be the same person that you were while your spouse was alive. But widowhood can create - gradually and sometimes painfully - a new person, who you will learn to value.

PRINT RESOURCES

Beginnings: A Book for Widows. A book of comfort and advice for the recently widowed. Betty Jane Wylie. McClelland and Stewart Limited, Toronto, 1977.

Letting Go with Love: The Grieving Process. A compassionate guide to coping with the loss of a love. Nancy O'Connor, Ph.D. New York: Bantam Books, 1983

Why Me? Coping with Grief, Loss and Change. Pesach Kraus and Morrie Goldfischer. New York: Bantam Books, 1990.

Coming Back. Rebuilding Lives After Crises and Loss. An inspirational guide to triumphantly surviving most difficult events. Ann Kaiser Stearns. New York: Ballantine Books, 1988.

When Bad Things Happen to Good People. Harold S. Kushner. New York: Avon books, 1981.

4 Betty Jane Wylie. **Beginnings: A Book for Widows**. Toronto: McLelland and Stewart Limited, 1977, pp. 23.

The Art of Living Single. Michael Broder, Ph.D. New York: Avon books, 1988.

Smart Cookies Don't Crumble. A modern woman's guide to living and loving her own life. Sonya Friedman. New York: Pocket Books, 1985.

The Widow's Handbook: A Guide for Living. Charlotte Foehner. Golden, Colorado: Fulcrum Press, 1988.

Suddenly Alone: A Woman's Guide to Widowhood. Philomene A. Gates. New York: Harper and Row, 1990.

AUDIO-VISUAL RESOURCES

Gracie
VHS
National Film Board
1978
A sensitive portrait of an elderly woman who has difficulty coping with the void left by her husband's death. She has accentuated the problem of loneliness and despair by shutting out the world around her.

On Our Own
VHS
National Film Board
1984
In Canada, three out of five poor adults are women. This film attempts to explain why, by singling out two women. One divorced, the other widowed, they find themselves in financial difficultly, as neither was trained for wage earning work.

Discover Choices:
VHS
Health and Welfare, Canada
Death and Loss
1988
One of a series of thirteen half-hour television shows designed to assist older adults to make informed choices that may improve the quality of their lives. This program dramatizes the struggle of an older woman to find a balance between her overwhelming feelings of loss and the desire to live a full and new life.

COMMUNITY RESOURCES

Bereavement Support Group
c/o Regina Palliative Care
4101 Dewdney Avenue
Regina, Saskatchewan S4T 1A5
Contact Mary Reid: 359-2665
A series of five sessions which run 3 times a year. The focus of the groups is to provide support to individuals and families who have experienced the death of a loved one. Education on the process of grieving and coping mechanisms.

New Beginnings
c/o Elaine Creighton
1103E Blackwood Street N.
Regina, Saskatchewan S4X 3K2
949-1355
A retreat weekend held at St. Michael's Retreat House three times a year for widowed, separated or divorced individuals.

Catholic Group for Widows and Widowers
Holy Cross Church
315 Douglas Avenue E.
Regina, Saskatchewan S4N 1H7
Joyce 789-7040Colleen 543-3090
A self help group. Provides spiritual help and social activities.

The Pearls
c/o Eva Cross
2726 Shooter Dr. E.
Regina, Saskatchewan
789-5311
A friendship group. A way for unattached women of all ages to meet and make new friends. Open to women who are single, separated, divorced or widowed. Monthly meetings and regular social activities

New Beginnings
Catholic Family Services
c/o Merle Koehler
2 Clare Crescent
Saskatoon, Saskatchewan S7J 2P7
343-9721
Retreat weekend for widowed, separated, or divorced persons of any faith to make new beginnings in life. Held at Queen's House Retreat.

Saskatoon Community Contacts for the Widowed
Box 7672
Saskatoon, Saskatchewan S7K 4R4
A non-denominational, self-help, support group, offering guidance, encouragement and support to widowed persons. Small groups within the membership meet regularly. Regular social activities. Workshops for the recently widowed with professional resource persons.

Last Post Funeral Funds
Royal Canadian Legion of Saskatchewan
Saskatoon, Saskatchewan
Keith MacGregor
975-6045 (Will accept collect calls)
A funeral and burial expense fund for war veterans. If a war veteran estate exceeds a set amount, the Last Post fund does not apply.

THE LIFECYCLE LEARNING SHEETS are a publication of CREATING PRAIRIE CRONIES (CPC), the Saskatchewan older women's network. Funded by the Health Promotions Directorate, Health and Welfare Canada, CPC is an outreach and education program of the Seniors' Education Centre, University Extension, University of Regina. For more information please contact Ruth Blaser, coordinator for CREATING PRAIRIE CRONIES at 779-4729.

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